



# Design: Stewards financial resources well

Indicator #	L3Q14
Category	Character
Indicator	Stewards financial resources well

	Spiritual	Experiential	Relational	Instructional
1	Meditate on Proverbs 6:1-13; Luke 16:8-13; James 5:1-5. Memorize two or three of these verses.	Give the financial responsibility in your work and church to two or more people, not just yourself.	Seek advice from a godly businessperson and your own leaders regarding money management – budgeting, saving, giving, spending, getting out of debt, etc.	Study Proverbs 6:1-13; Luke 16:8-13; James 5:1-5.
2	Pray through Psalm 24:1; 139:23-24; 51. Ask God to make these verses foundations for your life and stewardship.	Take your regular support for the local church from your monthly funds before doing anything else with the money. At the same time, set aside money to give to poor people or other ministries.	Share openly with your spouse regarding your resources and income. Manage the ways you spend money together and reorient your priorities.	Attend conferences and workshops focused around being a faithful steward.
3	Worship God as the Creator and Owner of everything He made, including you, your family and every aspect of your life.	Remind yourself daily that you are a steward and not an owner of the finances. You are managing resources on behalf of God, your family, and others.	Regularly discuss with your family how you do and should handle finances. If you have children, help them learn good stewardship of financial blessings.	Read Bible stories that talk about money (for instance, Acts 4: 36-37). Describe the benefits of good management and the loss that comes from resisting the promptings of the Spirit.
4	Use 2 Corinthians 9:5-13 as a prayer for God's control of your finances and resources.	Evaluate yourself regarding paying taxes, giving back what you borrow, gaining money through illegal ways, and stingy or wasteful usage of money. Identify two changes you can make right now.	Share your personal experiences with your small group and friends. Ask for accountability. Meet regularly to discuss finances.	Prepare a teaching or creative presentation that deals with faithful management of resources.
5	Ask for God's help and healing as you consider hindrances you have to submitting your finances to God. Confess any sin to God, receive His grace, and repent.	Train yourself to be a generous giver by using your own personal money for others, even in times of need.	Give heartfelt affirmation and encouragement to those around you who are examples of good stewardship. Find good stewards who can be role models for you, and imitate their lives.	Go through the Proverbs and study the passages that instruct in financial stewardship.
6	Ask the Holy Spirit to purify your heart motivations towards money. Do this during silence in God's presence.	Practice discernment in all business dealings – ask God for guidance. Refuse everything that is not upright even if it comes with financial gain.	Ask an intercessor to pray for this area of your life.	Note the warnings in Scripture concerning the destructive power of covetousness. Craft a prayer asking God to help you avoid this.
7	Meditate on the true riches mentioned in Luke 16:11. What are the true riches of heaven? How do these relate to faithful stewardship? Write down your thoughts.	Make a list of financial priorities, e.g. getting out of debt, increasing giving.	Ask a mature believer who is good at stewardship to mentor you in managing your financial resources; get their advice.	Find and read books or articles about stewardship (ask a spiritual leader for suggestions).
8	Meditate on 1 Timothy 6:6-10. Ask God to remove your greed. Reflect on your attitude toward money management: What do you rely on, God or money?	Practice giving in secret to the poor, either directly or through a reputable ministry.	In your church community, model good stewardship as part of your worship, keeping the focus on Jesus, and not yourself.	Listen to sermons, teachings, or podcasts about stewardship.
9	Lay the funds and bills you receive before God and ask Him for direction and discernment in how to address them.	Consistently give God ownership and free access to everything you have.	Forgive brothers and sisters that have withheld from you or defrauded you in some way.	Listen to audio teachings on Spiritual Life by Malcolm Webber – at least one per week.
10	Worship God with songs about His provision and blessings.	Ensure that the people in charge of your ministry, work, or church finances are not relatives.	Join with a few others, pray for guidance then meet a need in your church family.	Read or watch stories of godly leaders and missionaries and how they dealt with money.
11				Study several contemporary examples of healthy and unhealthy financial management. What did those who gave wisely do? What did those who gave unwisely do? How were recipients impacted? Write your findings.
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